

What is claimed is:

1. A method for processing electronically presented items, comprising:

receiving at a first time a plurality of electronically presented items, wherein one or more of the items received is comprised of a source key and transaction data associated with the source key;

for each item received at the first time, assigning an electronic item presentment (EIP) sequence number to the item, associating the item's transaction data with the item's EIP sequence number, and associating the item's EIP sequence number with the item's source key;

receiving at a second time image data for one or more of the items received the first time, wherein the image data for each item received at the second time is associated with the item's source key;

for each item received at the second time, assigning an image sequence number to the item, associating the item's image data with the item's image sequence number and associating the item's image sequence number with the item's source key; and

for each item received at the second time, associating the item's image sequence number with the item's EIP sequence number by matching (i) the source key associated with the item's EIP sequence number received at the first time with (ii) the source key associated with the item's image sequence number received at the second time.

2. The method of claim 1, wherein the source key is comprised of a source sequence number, a source identifier and a source processing date.

3. The method of claim 1, wherein the source key is stored in an archive in association with the EIP sequence number.

4. The method of claim 3, wherein the image sequence number is stored in the archive in association with the EIP sequence number.

5. The method of claim 3, wherein an image key is stored in the archive in association with the EIP sequence number.

6. The method of claim 5, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

7. The method of claim 1, wherein the image data is stored in an archive in association with the EIP sequence number.

8. The method of claim 7, wherein the image data is stored in an archive in association with the source key.

9. The method of claim 8, wherein the image data is stored in an archive in association with the image sequence number.

10. The method of claim 8, wherein the image data is stored in an archive in association with an image key.

11. The method of claim 10, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

12. The method of claim 1, further comprising:

for each of the items to which an EIP sequence number has been assigned, posting the item's transaction data to a posting system and associating the item's posted transaction data with the item's EIP sequence number.

13. The method of claim 1, further comprising:

for each of the items to which an EIP sequence number has been assigned, posting at least some of the item's transaction data to a posting system and associating the item's posted transaction data with the item's EIP sequence number.

14. The method of claim 13, wherein the item's posted transaction data is stored in an archive in association with the item's EIP sequence number.

15. The method of claim 14, wherein the item's posted transaction data is stored in an archive in association with the item's source key.

16. The method of claim 15, wherein the item's posted transaction data is stored in an archive in association with the item's image sequence number.

17. The method of claim 15, wherein the item's posted transaction data is stored in an archive in association with an image key.

18. The method of claim 17, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

19. The method of claim 13, wherein the posting system is pre-existing.

20. The method of claim 13, further comprising:

assigning a posting sequence number to each item posted; and

associating the item's posting sequence number with the item's posted transaction data.

21. The method of claim 20, wherein the item's posted transaction data is stored in an archive in association with the item's posting sequence number.

22. The method of claim 21, wherein the item's posted transaction data is stored in an archive in association with the item's EIP sequence number.

23. The method of claim 22, wherein the item's posted transaction data is stored in an archive in association with the item's source key.

24. The method of claim 23, wherein the item's posted transaction data is stored in an archive in association with the item's image sequence number.

25. The method of claim 23, wherein the item's posted transaction data is stored in an archive in association with an image key.

26. The method of claim 25, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

27. The method of claim 1, further comprising:

after receiving the image data the second time, converting the image data for at least one item received from a first image format to a second image format.

28. The method of claim 27, further comprising:

determining whether the conversion of the item's image data was successful, and

if the conversion of the item's image data was not successful, flagging the item as not for posting.

29. The method of claim 1, further comprising:

converting the image wrapper for at least one item received from a first image wrapper format to a second image wrapper format.

30. The method of claim 29, further comprising:

determining whether the conversion of the item's image wrapper data was successful, and

if the conversion of the item's image wrapper was not successful, flagging the item as not for posting.

31. The method of claim 1, further comprising:

after receiving the image data at the second time, determining the validity of the image data for at least one item received.

32. The method of claim 31, wherein the transaction data for the item is flagged not for posting if the image data is determined to be invalid.

33. The method of claim 31, wherein the validity of the image data is determined by comparing the size of the image data for the item to a predefined image data size.

34. The method of claim 33, further comprising:
identifying the image data for the item as invalid if the size of the image data for them item is less than the predetermine image data size.

35. The method of claim 31, wherein, the validity of the image data for the item is determined for a front side of the item and for a back side of the item.

36. The method of claim 35, wherein the transaction data for the item is flagged not for posting if the image data for the front side of the item is determined to be invalid.

37. The method of claim 35, wherein the transaction data for the item is not flagged not for posting if the image data for the back side of the item is determined to be invalid.

38. The method of claim 35, wherein the image data for the item is flagged not for posting if the image data for the front side of the item is invalid and the image data for the back side of the item is invalid.

39. The method of claim 1, further comprising:

for each item received, prior to the assigning the EIP sequence number, determining the validity of the transaction data; and

assigning an EIP sequence number to only items that have been determined to have valid transaction data.

40. The method of claim 39, further comprising:

storing transaction data for only items that have been assigned an EIP sequence number.

41. The method of claim 39, further comprising:

for each item received at the second time, receiving transaction data for the item, wherein the item's transaction data is associated with the item's source key.

42. The method of claim 41, further comprising:

for each item determined to have invalid transaction data, repairing the invalid transaction data using the stored image data associated with the item having the invalid transaction data.

43. The method of claim 42, further comprising:

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posting the repaired transaction data to a posting system, and associating the posted transaction data with the image sequence number.

44. The method of claim 43, wherein the repaired posted transaction data is stored in an archive in association with the source key.

45. The method of claim 44, wherein the repaired posted transaction data is stored in an archive in association with the image sequence number.

46. The method of claim 45, wherein the repaired posted transaction data is stored in an archive in association with an image key.

47. The method of claim 46, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

48. The method of claim 43, wherein the image sequence number is stored in an archive associated with repaired posted transaction data.

49. The method of claim 48, wherein the source key is stored in the archive in association with the image sequence number.

50. The method of claim 43, wherein an image key is stored in the archive in association with the image sequence number.

51. The method of claim 50, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

52. The method of claim 41, further comprising:

creating a first entry for a check processing control system (CPCS), the first entry being comprised of the transaction data and the associated EIP sequence number for each of the plurality of items; and

posting the transaction data comprising the first entry to a posting system.

53. The method of claim 52, further comprising:

creating a second entry for the CPCS, the second entry being comprised of the transaction data and the associated image sequence number for each of the plurality of items; and

posting the transaction data comprising the second entry to the posting system

54. The method of claim 52, further comprising:

prior to the step of posting the transaction data for the second entry, for each of the items in the second entry, determining whether the transaction data for the item is included in the first entry; and

if the transaction data for the item is not included in the first entry, posting the transaction data for the item from the second entry.

55. The method of claim 52, further comprising:

prior to the step of posting the transaction data for the first entry, for each of the items in the first entry, determining whether the transaction data for the item is included in the second entry; and

if the transaction data for the item is not included in the second entry, posting the transaction data for the item from the first entry.

56. The method of claim 41, wherein the check processing control system is a pre-existing system.

57. The method of claim 41, wherein the step of creating the first entry is comprised of:

formatting the entry, wherein the entry is formatted by inserting control documents into the entry based on predefined criteria.

58. The method of claim 57, wherein the control documents are selected from the group consisting of a tracer, a block ticket, a batch ticket and a credit ticket.

59. The method of claim 53, wherein the step of creating the second entry is comprised of:

formatting the entry, wherein the entry is formatted by inserting control documents into the entry based on predefined criteria.

60. The method of claim 59, wherein the control documents are selected from the group consisting of a tracer, a block ticket, a batch ticket and a credit ticket.

61. The method of claim 52, wherein the transaction data associated with each of the electronically presented items that are received at a second time are stored on at least one magnetic tape.

62. The method of claim 61, wherein the entry is comprised of the transaction data for substantially all of the electronically presented items that was stored on the at least one magnetic tape.

63. The method of claim 61, wherein the entry is comprised of the transaction data for a predetermined number of the electronically presented items that was stored on the at least one magnetic tape.

64. The method of claim 61, wherein the at least one magnetic tape is comprised of at least one file and the at least one file is comprised of transaction data for one or more electronically presented items.

65. The method of claim 64, wherein the entry is comprised of the transaction data for all of the electronically presented items that was stored in the at least one file.

66. The method of claim 61, wherein the at least one magnetic tape is comprised of at least one electronic cash letter and the at least one electronic cash letter is comprised of transaction data for one or more electronically presented items.

67. The method of claim 66, wherein the entry is comprised of the transaction data for substantially all of the electronically presented items that was stored in the at least one electronic cash letter.

68. The method of claim 52, wherein the transaction data associated with each of the electronically presented items that are received at a second time is received via an electronic transmission.

69. The method of claim 68, wherein the entry is comprised of the transaction data for all of the electronically presented items that were received via the electronic transmission.

70. The method of claim 68, wherein the entry is comprised of the transaction data for a predetermined number of the electronically presented items that were received via the electronic transmission.

71. The method of claim 68, wherein the electronic transmission is comprised of at least one file and the at least one file is comprised of transaction data for one or more electronically presented items.

72. The method of claim 71, wherein the entry is comprised of the transaction data for all of the electronically presented items that was stored in the at least one file.

73. The method of claim 68, wherein the electronic transmission is comprised of at least one electronic cash letter and the at least one electronic cash letter is comprised of transaction data for one or more electronically presented items.

74. The method of claim 73, wherein the entry is comprised of the transaction data for substantially all of the electronically presented items that was stored in the at least one electronic cash letter.

75. The method of claim 1, further comprising:

identifying one or more items having indications of fraud the using the item's image data received at the second time, wherein the items having indications of fraud are identified during the same processing cycle during which the item's transaction data is received.

76. The method of claim 75, wherein the processing cycle is comprised of a predefined period of time.

77. The method of claim 1, where in the transaction data for each item received is electronic check presentment (ECP) data.

78. The method of claim 77, wherein an item's ECP data is comprised of an account number, an amount and a source identifier.

79. The method of claim 78, wherein the source identifier is comprised of a routing/transit number.

80. The method of claim 78, wherein the item's ECP data is further comprised of a serial number.

81. A method for processing electronically presented items, comprising:

receiving a plurality of electronically presented items, wherein each of the items received is comprised of a source key, transaction data associated with the source key and image data associated with the source key; and

for each item received, assigning an image sequence number to the item, and associating the item's image sequence number with the item's source key.

82. The method of claim 81, further comprising:

for each item received, associating the item's image sequence number with the item's image data.

83. The method of claim 82, further comprising:

for each item received, associating the item's image sequence number with the item's transaction data.

84. The method of claim 82, wherein the source key is comprised of a source sequence number, a source identifier and a source processing date.

85. The method of claim 82, wherein the source key is stored in an archive in association with the image sequence number.

86. The method of claim 85, wherein an image key is stored in the archive in association with the image sequence number.

87. The method of claim 86, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

88. The method of claim 81, wherein the image data is stored in an archive in association with the image sequence number.

89. The method of claim 88, wherein the image data is stored in an archive in association with the source key.

90. The method of claim 89, wherein the image data is stored in an archive in association with an image key.

91. The method of claim 90, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

92. The method of claim 81, further comprising:

for at least some of the items to which an image sequence number has been assigned, posting the item's transaction data to a posting system and associating the item's posted transaction data with the item's image sequence number.

93. The method of claim 81, further comprising:

for at least some of the items to which an image sequence number has been assigned, posting at least some of the item's transaction data to a posting system and associating the item's posted transaction data with the item's image sequence number.

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94. The method of claim 93, wherein the item's posted transaction data is stored in an archive in association with the item's source key.

95. The method of claim 94, wherein the item's posted transaction data is stored in an archive in association with the item's image sequence number.

96. The method of claim 94, wherein the item's posted transaction data is stored in an archive in association with an image key.

97. The method of claim 96, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

98. The method of claim 81, further comprising:
assigning a posting sequence number to each item posted; and
associating the item's posting sequence number with the item's posted transaction data.

99. The method of claim 98, wherein the item's posted transaction data is stored in an archive in association with the item's posting sequence number.

100. The method of claim 99, wherein the item's posted transaction data is stored in an archive in association with the item's EIP sequence number.

101. The method of claim 100, wherein the item's posted transaction data is stored in an archive in association with the item's source key.

102. The method of claim 101, wherein the item's posted transaction data is stored in an archive in association with the item's image sequence number.

103. The method of claim 100, wherein the item's posted transaction data is stored in an archive in association with an image key.

104. The method of claim 103, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

105. The method of claim 93, wherein the posting system is pre-existing.

106. The method of claim 81, further comprising:
converting the image data for at least one item received from a first image format to a second image format.

107. The method of claim 106, further comprising:
determining whether the conversion of the item's image data was successful,
and
if the conversion of the item's image data was not successful, flagging the item as not for posting.

108. The method of claim 81, further comprising:
converting the image wrapper for at least one item received from a first image wrapper format to a second image wrapper format.

109. The method of claim 108, further comprising:

determining whether the conversion of the item's image wrapper was successful, and

if the conversion of the item's image wrapper was not successful, flagging the item as not for posting.

110. The method of claim 81, further comprising:

determining the validity of the image data for at least one item received.

111. The method of claim 110, wherein the transaction data for the item is flagged not for posting if the image data is determined to be invalid.

112. The method of claim 110, wherein the validity of the image data is determined by comparing the size of the image data for the item to a predefined image data size.

113. The method of claim 112, further comprising:

identifying the image data for the item as invalid if the size of the image data for the item is less than the predetermined image data size.

114. The method of claim 110, wherein, the validity of the image data for the item is determined for a front side of the item and a back side of the item.

115. The method of claim 114, wherein the transaction data for the item is flagged not for posting if the image data for the front side of the item is determined to be invalid.

116. The method of claim 114, wherein the transaction data for the item is flagged not for posting if the image data size for the back side of the item is determined to be invalid.

117. The method of claim 114, wherein the transaction data for the item is flagged not for posting if the image data size for the front side of the item is determined to be invalid and the image data size for the back side of the item is determined to be invalid.

118. The method of claim 81, further comprising:
for each item received, determining the validity of the transaction data.

119. The method of claim 118, further comprising:
for each item determined to have invalid transaction data, repairing the invalid transaction data using the image data associated with the item having the invalid transaction data.

120. The method of claim 119, further comprising:
posting the repaired transaction data to a posting system, and associating the posted transaction data with the image sequence number.

121. The method of claim 120, wherein the repaired posted transaction data is stored in an archive in association with the source key.

122. The method of claim 121, wherein the repaired posted transaction data is stored in an archive in association with the image sequence number.

123. The method of claim 121, wherein the repaired posted transaction data is stored in an archive in association with an image key.

124. The method of claim 123, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

125. The method of claim 120, wherein the image sequence number is stored in an archive associated with repaired posted transaction data.

126. The method of claim 125, wherein the source key is stored in the archive in association with the image sequence number.

127. The method of claim 120, wherein an image key is stored in the archive in association with the image sequence number.

128. The method of claim 127, wherein the image key is comprised of the image sequence number, a capture date and a capture cycle.

129. The method of claim 81, further comprising:

creating an entry for a check processing control system (CPCS), the entry being comprised of the transaction data and the associated image sequence number for each of the plurality of items; and

posting the transaction data comprising the entry to a posting system.

130. The method of claim 129, wherein the check processing control system is a pre-existing system.

131. The method of claim 129, wherein the step of creating the entry is comprised of:

formatting the entry, wherein the entry is formatted by inserting control documents into the entry based on predefined criteria.

132. The method of claim 131, wherein the control documents are selected from the group consisting of a tracer, a block ticket, a batch ticket and a credit ticket.

133. The method of claim 129, wherein the transaction data associated with each of the electronically presented items that are received are stored on at least one magnetic tape.

134. The method of claim 133, wherein the entry is comprised of the transaction data for substantially all of the electronically presented items that was stored on the at least one magnetic tape.

135. The method of claim 133, wherein the entry is comprised of the transaction data for a predetermined number of the electronically presented items that was stored on the at least one magnetic tape.

136. The method of claim 133, wherein the at least one magnetic tape is comprised of at least one file and the at least one file is comprised of transaction data for one or more electronically presented items.

137. The method of claim 136, wherein the entry is comprised of the transaction data for all of the electronically presented items that was stored in the at least one file.

138. The method of claim 133, wherein the at least one magnetic tape is comprised of at least one electronic cash letter and the at least one electronic cash letter is comprised of transaction data for one or more electronically presented items.

139. The method of claim 138, wherein the entry is comprised of the transaction data for substantially all of the electronically presented items that was stored in the at least one electronic cash letter.

140. The method of claim 81, wherein the transaction data associated with each of the electronically presented items that are received is received via an electronic transmission.

141. The method of claim 140, wherein the entry is comprised of the transaction data for all of the electronically presented items that were received via the electronic transmission.

142. The method of claim 140, wherein the entry is comprised of the transaction data for a predetermined number of the electronically presented items that were received via the electronic transmission.

143. The method of claim 140, wherein the electronic transmission is comprised of at least one file and the at least one file is comprised of transaction data for one or more electronically presented items.

144. The method of claim 143, wherein the entry is comprised of the transaction data for all of the electronically presented items that was stored in the at least one file.

145. The method of claim 140, wherein the electronic transmission is comprised of at least one electronic cash letter and the at least one electronic cash letter is comprised of transaction data for one or more electronically presented items.

146. The method of claim 145, wherein the entry is comprised of the transaction data for substantially all of the electronically presented items that was stored in the at least one electronic cash letter.

147. The method of claim 81, further comprising:

identifying one or more items having indications of fraud the using the item's image data, wherein the items having indications of fraud are identified during the same processing cycle during which the item's transaction data is received.

148. The method of claim 147, wherein the processing cycle is comprised of a predefined period of time.

149. The method of claim 81, where in the transaction data for each item received is electronic check presentment (ECP) data.

150. The method of claim 149, wherein an item's ECP data is comprised of an account number, an amount and a source identifier.

151. The method of claim 150, wherein the source identifier is comprised of a routing/transit number.

152. The method of claim 150, wherein the item's ECP data is further comprised of a serial number.

153. A computer readable medium containing a computer program product for processing electronically presented items, the computer program product comprising program instructions that

receives at a first time a plurality of electronically presented items, wherein one or more of the items received is comprised of a source key and transaction data associated with the source key;

for each item received at the first time, assigns an electronic item presentment (EIP) sequence number to the item, associates the item's transaction data with the item's EIP sequence number, and associates the item's EIP sequence number with the item's source key;

receives at a second time image data for one or more of the items received the first time, wherein the image data for each item received at the second time is associated with the item's source key;

for each item received at the second time, assigns an image sequence number to the item, associates the item's image data with the item's image sequence number and associates the item's image sequence number with the item's source key; and

for each item received at the second time, associates the item's image sequence number with the item's EIP sequence number by matching (i) the source key associated with the item's EIP sequence number received at the first time with (ii) the source key associated with the item's image sequence number received at the second time.

154. A computer readable medium containing a computer program product for processing electronically presented items, the computer program product comprising program instructions that:

receives a plurality of electronically presented items, wherein each of the items received is comprised of a source key, transaction data associated with the source key and image data associated with the source key; and

for each item received, assigns an image sequence number to the item, and associates the item's image sequence number with the item's source key.

155. A system for processing electronically presented items, comprising:

an electronic item processor, wherein the electronic item processor

receives at a first time a plurality of electronically presented items, wherein one or more of the items received is comprised of a source key and transaction data associated with the source key, and

for each item received at the first time, assigns an electronic item presentment (EIP) sequence number to the item;

an import processor, wherein the import processor

receives at a second time image data for one or more of the items received the first time, wherein the image data for each item received at the second time is associated with the item's source key, and

for each item received at the second time, assigns an image sequence number to the item; and

a cross-reference processor, wherein, the cross-reference processor

for each item received the first time, associates the item's transaction data with the item's EIP sequence number, and associates the item's EIP sequence number with the item's source key,

for each item received the second time, associates the item's image data with the item's image sequence number and associates the item's image sequence number with the item's source key, and

for each item received at the second time, associates the item's image sequence number with the item's EIP sequence number by matching (i) the source key associated with the item's EIP sequence number received at the first time with (ii) the source key associated with the item's image sequence number received at the second time.

156. A system for processing electronically presented items, comprising:
an import processor, wherein the import processor

receives a plurality of electronically presented items, wherein each of the items received is comprised of a source key, transaction data associated with the source key and image data associated with the source key, and

for each item received, assigns an image sequence number to the item;
and

a cross reference processor, wherein, the cross reference processor

for each item received, associates the item's image sequence number with the item's source key.